

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

HORIZONS

A NEWSLETTER ESPECIALLY FOR TCDRS MEMBERS

FALL 2019



All about that bass

Bexar County Sheriff's Deputy Brandon Rivas beat cancer with the bass guitar.
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Don't worry. Be happy

Happiness expert Gretchen Rubin tells us how. Page 6



Member Services 800-823-7782
Austin Area (512) 328-8889
Fax (512) 328-8887
memberservices@tcdrs.org
www.TCDRS.org

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On the cover...

Bexar County Sheriff's Deputy Brandon Rivas' lifelong passion for playing the bass kept him going as he battled a rare and aggressive form of cancer.
Photo by Rebecca L. Bennett

For Bexar County Sheriff's Deputy Brandon Rivas, battling cancer was all about that bass

*Story and photos by
Rebecca L. Bennett*



"It can be the worst day of your life, but it's up to you, right?" says Bexar County Sheriff's Deputy Brandon Rivas, who was diagnosed with an extremely rare and aggressive form of cancer on May 5, 2017 — his 42nd birthday.

As devastating as that news was, Brandon's characteristic optimism prevailed. "We left and bought a bunch of beer and a bunch of steaks," he says. "I just thought, 'Well, we can go home and be bummed about it, or we can celebrate now because I'm still here.'"

Born to bass

Born and raised in San Antonio, Texas, Brandon grew up immersed in San Antonio's vibrant music scene. His grandfather, father and uncles all pursued careers as professional musicians beginning in the 1940's and 50's, playing locally and even touring internationally in bands like Chicano soul group, the Royal Jesters.

Brandon learned to play the upright bass at age 12 after joining the strings program at Garner Middle School. He quickly grew to view the instrument as an integral part of his identity. "When it's against me and I'm playing, I feel like it's a part of me and an extension of myself," he says. "I don't even feel like

it's an instrument. It's like me talking."

After high school, Brandon accepted a classical music scholarship to play the upright bass at Loyola University. While living in New Orleans, whose music scene and diversity reminded him of San Antonio, he fell in love with jazz music and — much to his parents' good-natured dismay — to gigging.

Brandon left his scholarship and spent more than a decade touring the world with various jazz groups as an electric bass player. He eventually made it all the way to Carnegie Hall with the Doc Watkins trio.

For him, there is nothing quite like the thrill of performing on stage. "Playing bass, there's just a freedom of expression," he says. "With jazz, I can express myself how I want through improvising to the music."

A strong base

When Brandon and his wife of 14 years, Amy, had their first child, he knew he needed to find a way to continue playing music while helping Amy, a nurse practitioner, provide income and benefits for his family. "She said, 'Find a job that will give you the same amount of excitement that you get on stage,'" Brandon says. "So I joined the Army band."

Bootcamp presented unique challenges for



(Opposite page) Brandon plays his guitarrón, an acoustic bass used in Mariachi music, before the “Bienvenidos al Westside” mural in one of his favorite parts of the city. (Left) In 2014, Brandon performed with Brett “Doc” Watkins and his jazz trio at Carnegie Hall.

the thirty-something free spirit. As the oldest in his platoon, he frequently found himself supporting the younger recruits in their training.

He naturally assumed a similar role when he was accepted into the Bexar County Sheriff’s Office’s (BCSO) academy at age 40. “Having life experience really got me through all that,” he says. “I’d have to gather my group together and be like, ‘Guys, this is hard on purpose. Just hang in there.’”

He had no idea then that his perpetual positivity would also help him survive the hardest fight of his life.

Brandon served his first year in uniform at the county jail, which is a standard requirement for all new deputies. That’s where he was working when he first began noticing warning signs that he may have an underlying medical problem, including severe itchiness and swelling in his lymph nodes.

Sure enough, after thorough testing, Brandon’s oncologist diagnosed him with Anaplastic large cell (ALK) non-Hodgkin lymphoma, a very rare (less than 2% of all lymphomas) and very serious form of lymphoma requiring immediate and aggressive treatment.

“I told my wife, ‘Thank God it’s me and not you or anyone else,’” he says. “When I make my mind up to do something, I’m going to do it... so if there’s anyone that can fight it, it’s me. The hardest part was telling everybody — telling my parents, telling my oldest kid.”

Brandon credits his Christian faith,

his strong family ties, the companionship of his “cancer dog”, Chance, his “rockstar” medical team and the overwhelming support he received from local musicians, Bexar County, his brothers and sisters in law enforcement, and the larger San Antonio community, for helping him through treatment.

Specifically, Brandon endured six rounds of “standard” chemotherapy, which technically put him into remission by eliminating all signs of the

“It can be the worst day of your life, but it’s up to you, right?” Brandon says.

disease. However, since his strain of cancer comes with a high chance of relapse, he also had to undergo a brutal final chemotherapy session of the highest dose that can be administered to cancer patients, followed by a life-saving bone marrow stem cell transplant.

Day in and day out, Brandon’s fellow musicians and deputies showed up for him and his family, buying them groceries, picking up the kids from school, and cleaning the house. VFW Post 76 even hosted a benefit concert and barbecue to support Brandon’s fight, and the event drew thousands.

“There was so much love and support just from everybody you can imagine,” he says. “It was amazing.”

Back to business

Brandon returned to light duty in May 2018, just one year after his diagnosis, and was soon offered a full-time role in BCSO’s Media Services department.

Now that his strength has returned,

he has also resumed playing bass with the Doc Watkins trio, working with his father and uncles on their first album together, writing music for his own debut record, and preparing to lead BCSO’s new mariachi band.

“The most amazing thing was being able to play a whole gig again,” he says. “I was still bald from all of the chemo, but man, the music was calling me. I felt like I was back to being myself.”

Brandon also currently serves on BCSO’s peer assistance team, which provides deputies in need with peer support when life hits hard. He says serving in this capacity is the least he can do, since BCSO saved his job and provided benefits that helped

ease the financial burden of his treatments, and since his fellow deputies were always quick to help him in any way he needed.

“BCSO saved my life twice, not only physically, but also mentally, because it’s a hard one with all the what ifs,” he says. “They’ve given me another shot at life, and so helping out other guys with cancer completes the circle for me.” ★



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How TCDRS helps you retire with confidence

TCDRS strives to do everything we can to help our members enjoy a smooth ride on the road to retirement. Next time you find yourself daydreaming about yours, take advantage of the many services TCDRS provides:

- **Personalized service**

When you call TCDRS, a helpful Member Services Representative will take the time to answer your questions and steer you to the resources you need to make informed decisions about your benefits.

- **Benefit counseling sessions**

Our Member Services Field Representatives travel Texas to meet with members in person. You can also sign up for a free online counseling session that works with your schedule and location.

TCDRS also empowers you to monitor your account information by registering for online account access. Here's what you can do when you sign into your account at www.TCDRS.org:

- **Run benefit estimates**

Easily customize benefit estimates for different retirement dates and benefit payment options.

- **Update beneficiaries & contact information**

Have you experienced a life event, such as the birth of a child? Easily update your beneficiaries or

contact information within your online account.

- **See custom content**

Your account summary screen displays content and videos that apply to your career stage.

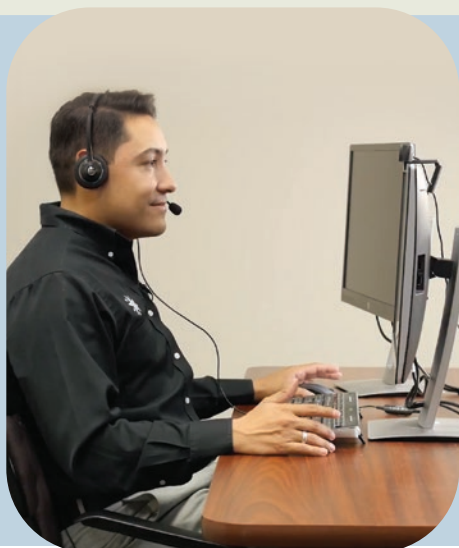
- **Apply for benefits online**

When you are eligible and ready to retire, submit your retirement application online and skip faxing or mailing paper. Once you've submitted it, your account summary screen will display the status of your application.



OWN IT

TCDRS takes pride in doing retirement right, and we want to give you the confidence to do retirement right, too. Take control of your online account today by registering at www.TCDRS.org. If you have any questions, please call TCDRS Member Services at 800-823-7782.



MEET WITH A TCDRS REPRESENTATIVE ANYWHERE

Our free online counseling program lets you meet with a TCDRS representative from the comfort of your home or office. All you need is a computer, or mobile device, and an internet connection. No webcam required! You can use one if you want the representative to see you during the session, but you will be able to see them, and any screens they share, without one.

When you meet with TCDRS for your free online session, you will:

- Learn about your benefits and get questions answered
- Receive personalized estimates
- Review benefit payment options

Registration is easy at www.TCDRS.org/OnlineCounseling. Just follow the directions on the screen and you'll receive a confirmation email with instructions on how to access your session. If you have questions, please call TCDRS Member Services at 800-823-7782.

Top 3 reasons your TCDRS benefit is strong

How we're different:

TCDRS has an independent streak that sets us apart from struggling pensions you may hear about in the news. We are one of the best funded retirement plans in the nation, and we do it without any state funding. We're funded by employers, members and investment earnings.



1. TCDRS is a savings-based plan.

You save for your own retirement over the course of your career, and your TCDRS benefit is based on your final account balance and employer matching. This is different from a traditional pension plan where the benefit is based on final salary and career length. When a benefit is calculated based on an employee's final salary, costs can jump beyond the employer's expectations due to a late-career promotion or overtime work. Our savings-based plan has more predictable costs, which helps employers with budgeting.



2. Benefits are responsibly funded.

Another key plan feature that sets TCDRS apart is that employers must pay 100% of their required contributions every year. This ensures that all of the necessary funds are there when needed.

With these unique features, you can have confidence that your benefit will be there when you're ready to retire.



3. Employers have flexibility and local control over benefits.

TCDRS is not a one-size-fits all plan. Employers choose benefit levels that meet their workforce needs and budgets. This flexibility is not standard in most traditional retirement plans, where it can be difficult or impossible for employers to lower costs when needed. This means our employers are empowered to do what's best for your organizations.



Demystifying Social Security Sticking Points

Q&A from our TCDRS 2019 employer conference. Answers by Valery Maercklein, Social Security Public Affairs Specialist for Central Texas.

Q: When is the best time to claim Social Security?

A: The timeline is really up to you, and usually financial professionals tell you to plan for the worst-case scenario: that you're gonna live for an awfully long time. So if you come from a very long-lived family, and you're going to live into your 90s or 100s, then waiting until 70 is a good choice.

Q: How do you determine your full retirement age for Social Security?

A: Go to our website, [SocialSecurity.gov](https://www.SocialSecurity.gov). (I do want to emphasize the ".gov." It's not [SocialSecurity.com](https://www.SocialSecurity.com) or [.org](https://www.SocialSecurity.org). Those aren't us.) and type in "full retirement age." We've got a chart, and it says, if you were born between 1943 and 1954, your full retirement age is 66. Everybody who was born after 1960? Their full retirement age is 67.

Q: How does the disability benefit work in general?

A: The original Social Security program was meant to be just like an old-age, retirement, pension kind of insurance. But we realized that there are many other reasons why people stop working. And one of them is suddenly, you might have a disabling condition, that doesn't allow you to go back to work in a full-time capacity. So we set up pro-

tection for younger people outside of retirement age. And the requirements are that you have to be paying into Social Security before the disabling condition happens to you. We look back 10 years, and you have to have worked five years, in any of those 10 years.

Q: What if you are approved for disability, but you get better? How does that affect your future benefit?

A: If you want to re-enter the workforce, come and have a conversation with us. We have something called work incentives, where we can give you some trial periods (and maintain Medicare for you), while you return to work on a trial basis. We also have something called an extended period of eligibility. That goes on for 36 months — that's three years that you can work on a trial basis. We even have something called expedited reinstatement, where if you returned to work fully and were no longer receiving disability benefits, but something happens, and your disabling condition enables you to not work anymore, we can put you right back on benefits again.

Learn more at [SocialSecurity.gov](https://www.SocialSecurity.gov).

How to be happier

By Kelly E. Lindner

Since the 2019 World Happiness Report ranks the United States 19th in happiness worldwide, we could probably all stand to be a little happier. Here are some simple hacks to boost your happiness:

Overall happiness

Nurture Relationships. “If you had to pick the secret to happiness, it’s relationships with other people,” says Gretchen Rubin, host of the Happier with Gretchen Rubin podcast and author of many New York Times bestsellers about happiness. “Anything you do with your time, energy or money that goes to relationships is a good idea.” This is supported by a Harvard study that found that happiness in relationships makes you live longer, too.

Cultivate energy. “Always think about your energy, because everything is just so much easier when you have energy,” Rubin says. Getting enough sleep, exercising and spending time in the sunlight are good ways to increase your energy, she says.

Practice gratitude. Multiple studies support that just thinking of things you are grateful for makes you happier. Just like at Thanksgiving dinner, try to come up with one thing you’re grateful for daily.

Work happiness

Luckily, a 2019 study found that 88% of full-time American workers are happy at work, but there are a few things you can do to increase workplace happiness, too:

Have a friend at work. In a 2014 study, 70% of employees said having friends at work is the most important ingredient for work happiness. “And a friend is not just somebody you have a fun chat with,” Rubin says. “It’s somebody where you feel like you can confide, you feel like they’ve got your back, and you’re giving support as well as getting support.”

Work for a great boss. “There’s nothing better than having a great boss,” Rubin says. “People are happier at work if they feel like their direct boss cares about them, wants to support them, wants to help them succeed and wants to give them the tools they need to do the job.”

Identify problems. If you’re unhappy at work, pin down exactly why. Saying, “I’m so stressed,” isn’t

helpful”, Rubin says, while saying “I’m stressed because I have a long commute” is. Then do what you can to fix it.

“Somebody I know hated her commute and started listening to podcasts,” Rubin says. “It totally changed her life.”

Home happiness

The 2019 GoodHome Report says our homes account for 15% of our overall happiness, and 73% of people who are happy at home are happy in life. Here’s how to join the club.

Give warm hellos and goodbyes. Rubin has found that greeting others you live with warmly can change the whole atmosphere of your home for the better. “Aim to be at least as enthusiastic as your dog, if you have a dog,” Rubin says.

Declutter. Many people have told Rubin that they’re surprised by how much decluttering gives them a boost. However, this won’t work for everyone. “There’s a small number of people who are truly clutter-blind,” Rubin says.

Celebrate minor holidays, or major holidays minorly. Since major holidays — like Christmas, Halloween and Thanksgiving — tend to be stressful, Rubin suggests celebrating minor holidays in small ways or finding ways to celebrate major holidays minorly, like having Valentine’s Day breakfast instead of dinner. It’s also fun to add holidays.

“I pulled my kids out of school early last Leap Year,” she says, “Then we went to Ripley’s Believe It or Not. It just felt really memorable and weird.” ★

Sources: *World Happiness Report*, *PsychologyToday.com*, *Harvard.edu*, *OfficeVibe.com*, *Wrike.com*, *Kingfisher.com*

FREE ONLINE HAPPINESS CLASSES

All courses are available on either [Coursera.org](https://www.coursera.org) or edX.org:

- A Life of Happiness and Fulfillment, Indian School of Business
- Positive Psychology, The University of North Carolina at Chapel Hill
- The Science of Happiness, Greater Good Science Center, University of California, Berkeley
- The Science of Happiness at Work, GGSC, UC Berkeley
- The Science of Well-Being, Yale

Source: *ThoughtCo.com*

Tall tales: 3 spooky Texas mysteries to ponder this fall

By Rebecca L. Bennett

In Texas, everything is just a little bit bigger and a little bit bolder than everywhere else, and our state's repertoire of myths and mysteries is no exception. From fabled heroes to spooky ghost stories, Texas boasts some of the most interesting tall tales out there. Here are three of the best:



Chupacabra

Most born-and-raised Texans will have heard of the Jackalope. That cryptid — that is, a creature rumored but never proven to exist — resembles a large jackrabbit with deer or antelope antlers, a bad attitude and a thirst for fine whiskey.

Despite the Jackalope's popularity in Texas, the legend originated in Wyoming. However, Texas has played a role in shaping the legend of an even more formidable cryptid: the Chupacabra.

Older witness accounts describe a 3-to-4-foot-tall, scaly or furry bipedal creature with spines. Newer accounts point to a four-legged creature resembling an oversized canine with severe mange. All reports agree on the cryptid's *modus operandi* for obtaining food — it feeds on chicken eggs and sucks the blood of livestock.

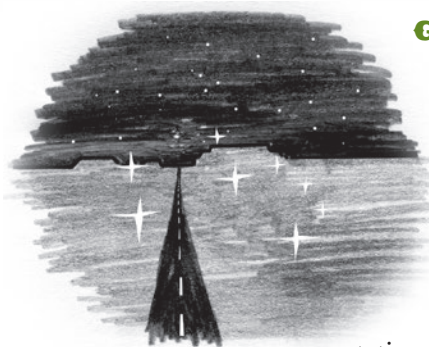


Texas Bigfoot

Given Texas' appetite for tall tales, it should come as no surprise that the Bigfoot legend thrives in Texas. We even have a Bigfoot-focused non-profit, the North American Wood Ape Conservancy (NAWAC), whose members reverently document and study Bigfoot sightings across the U.S. and Canada.

The majority of the 200 Texas Bigfoot sightings documented in the NAWAC's Incident Report Locator occurred in the Piney Woods region of East Texas. Harrison, Panola, Polk, Rusk and Walker counties each had roughly 10 sightings at the time of publication. Montgomery and Liberty counties had 13 and 15, respectively.

Central Texas has its own Bigfoot legend. The namesake of Round Rock, Texas' "Hairy Man Road" was reportedly human. A young boy fell off a pioneer wagon, grew up in the wilderness, and in his ungroomed state, fiercely defended his territory from outsiders.



Ghost Lights

Refracted car lights, luminous insects, alien spaceships, disembodied spirits, glowing gases, mirages,

static or piezoelectricity,

campfires, flashlights, phosphorescent minerals released by earthquake aftershocks — these are just some of the theories thought up by scientists and other expert and amateur enthusiasts to try to explain the bright floating orbs of light that consistently appear after dark in certain tracts of open desert and in East Texas swamps and marshes.

The most famous place to find Texas mystery lights is located 9 miles east of Marfa, Texas, along U.S. 90. Viewers see the Marfa Lights so frequently in this spot that a permanent viewing platform and parking area now accommodate spectators, and the Marfa Chamber of Commerce throws a festival in their honor every year.

Retired TCDRS Communications Manager Gerald McLeod has seen the Marfa Lights several times himself. He describes the experience as otherworldly and somewhat chilling, sending shivers down the spine as the orbs flicker, dart and twinkle across the desert.

"It's a point of Texas pride akin to attending the Texas State Fair, going to the top of the San Jacinto Monument, standing on the edge of Palo Duro Canyon, visiting the State Capitol or boating on Caddo Lake to be able to say, 'I've seen the Marfa Lights,'" he says. ★

Sources: Mythology.net, TexasEscapes.com — [Chupacabra – Jackalopes](http://Chupacabra-Jackalopes.com), TexasObserver.org, Woodape.org, MarfaTXLights.com, VisitMarfa.com



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3-MINUTE RETIREMENT CHECKUP



Before you start making New Year's Resolutions, why not take 3 minutes to perform a retirement checkup of your TCDRS online account? Just sign into **www.TCDRS.org** to designate, estimate and update:

Designate. “View details” of the Beneficiary Summary box on your main account page to verify that you’ve designated an appropriate beneficiary. Have you experienced a life change recently, such as the birth of a child?

Estimate. Use the “Estimate benefit” button on your main account page to see how your retirement benefit might change when you plug in different retirement dates and benefit payment options. You can even see possible dollar amounts for all seven benefit options on one screen for easy comparison. (You can also see your projected account balance [as of your selected retirement date], employer matching amount and total account value.)

Update. Select “Personal Information” in the top dropdown to check that your mailing address, phone number and email address are still current and update them if needed.

Sign into **www.TCDRS.org** to check your TCDRS account today.